

Wounded Heroes Documentary Brings Hope to Our Military

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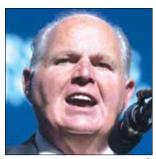
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VOLUME 40 • ISSUE 9

Serving Rio Linda, Elverta and Sacramento County

FEBRUARY 26, **2021**

A TRIBUTE TO **RUSH LIMBAUGH**



LET THEM PLAY



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FATAL COLLISION ON GARDEN HIGHWAY



PRESORTED STD. US POSTAGE **PAID** PERMIT 10 Rio Linda, CA

Change Service Requested

A Chip off the Old Block



Rio Linda sculptor Stephan Bouska (back, center) recruits extra muscle to move his 115 pound marble bust Alexis during the Magnum Opus exhibition tear-down at Sacramento Fine Arts Center. His helpers are show chair Carol Brewer and artist/volunteer David Peterson.

Story and photo by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - Linda sculptor Stephen Bouska won Staged in Carmichael, Sacramento Fine Arts Center's annual Magnum Bouska fashioned friend Alexis Opus exhibition featured 70 artists Pavlantos' portrait from Tuscan and works ranging from watercolors to a three-dimensional city-scape. Michaelangelo procured stone. "It's won Best of Show in a San Francisco Stacey Gregory's "Tech... tech... sculpted from a block that came to exhibition. This piece is now on loan

for the Salinas artist.

Exhibiting for the first time in the call this bust a chip of the old block." international show's 32 years, Rio praise from judge Steve Memering. marble that was quarried where a life-size female nude called Tullee, tech...Boom," an urban diorama in the States in the 1980s," said Bouska to USA's biggest figurative sculpture

about 2000 pounds. I guess you could

A stonemason by day, Bouska gained sculpting skills at the Academy of Art University in San Francisco. He has worked all over the world and his "personal masterpiece,"

mixed media, won Best of Show (38). "The original piece weighed Continued on page 5 **Curbside Collection Rates Increase on March 1**

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - A rate increase will take effect March 1 for residents of the unincorporated county who receive curbside garbage, recycling, and green waste service.

Rates will increase by \$5 per month for the 30-gallon, 60-gallon, and 90-gallon garbage cart sizes. The standard level of service includes one garbage cart (size chosen by the customer), one recycling cart, and one green waste cart. An additional increase of \$5 per month will take effect Jan. 1,

The increase – the first in 10 years – was approved on Jan. 12 by the County Board of Supervisors and will only partially offset the increased cost to collect and process residential recycling and green waste material that is collected curbside.



A rate increase will take effect March 1 for residents of the unincorporated county who receive curbside garbage, recycling, and green waste service. Photo: Sac County

approved rates:

The price for a 30 gallon Garbage Cart is currently \$19.95 but will be \$24.95 effective March 1, 2021. An additional increase of \$5 per month will take effect Jan. 1, 2022 projected to be \$29.95.

The price for a 60 gallon Garbage Cart is currently \$23.55 but will be \$28.55 effective March 1, 2021. An additional increase of

vides a breakdown of the effect Jan. 1, 2022 projected to be \$33.55.

Garbage Cart is currently \$30.76 but will be \$35.76 per month. effective March 1, 2021. An additional increase of \$5 per month will take including the increased effect Jan. 1, 2022 projected to be \$40.76.

The Board Supervisors also doubled the monthly rebate amount available to eligible lowincome customers through team.com.

The table below pro- \$5 per month will take the Solid Waste Lifeline Rate Assistance Program. Effective March 1, the The price for a 90 gallon rebate amount will increase from \$5 per month to \$10

Detailed information on the cost for all rates, monthly cost for additional recycling carts, green waste carts, additional curbside service, and additional bulky waste pickups is posted at www.sacgreen-

Specialty Team Deployment of Body-Worn **Cameras Announced**



By Sergeant Rod Grassmann, Sacramento County Sheriff's Office

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Sheriff's Office is pleased to announce that effective February 15, 2021, the specialized units of Gangs, Homeless Outreach and North Problem Oriented Policing (POP) will be equipped with body worn cameras. After a process that started with field-testing cameras in 2017, and officially requesting funding for body cams in 2018, our body worn program has finally begun. This pilot program approach allows the sheriff's office to study and evaluate the effectiveness, as well as the technology, data storage and best practices.

The Sacramento County Sheriff's Office is committed to an ongoing partnership with our community to provide the highest level of service based on trust and transparency. In addition to our in-car camera systems which have been utilized for over a decade, the implementation of the body worn cameras will allow deputies to document incidents and interactions and obtain evidence during investigations. In terms of evidence collection, body worn cameras and incar cameras provide an invaluable record of statements, physical evidence, and timeline of events during crimes in progress and other critical incidents.

Additionally, the sheriff's office will be able to review the video footage to debrief critical incidents and use the camera footage as a training tool to keep officers well trained and prepared. We embrace this valuable tool and are proud of our deputies' professionalism as they provide service to the Sacramento County Community.

We are on track for a full deployment of body worn cameras by June 2021. The agency wide distribution of body-worn cameras for deputies will enhance safety, increase accountability, reduce County liability and advance prosecution.

Is Buying a Second Home on Your 2021 To-Do List?

Commentary by Patrick Rush

Owning a second home can provide retirees – or even younger families – a mountain retreat or a house at the beach for those family vacations or quick weekend getaways.

But if buying a second home is on your list of New Year's resolutions for 2021, be sure to consider all the upsides and downsides before committing, says Patrick Rush (www.patrickrushtfa.com), CEO of Triad Financial Advisors and the ForbesBooks author of Gain Big and Give Back: Financial Planning with Intention.

"Many retirees end up regretting it," Rush says. "They feel they are forced to go to that second home every weekend just because they spent so much on it. A vacation property or second home can certainly provide a lot of joy, but it rarely works out financially." That doesn't stop people from buying them, though.

The National Association of Home Builders estimates that Americans own about 7.4 million second homes, which is about 5.6 percent of the total housing stock.

"People tend to purchase a second home either as a rental property or a vacation home, which they might also rent for part of the year," Rush says. "But unless you're in a hot real estate market, the return on investment usually isn't worth the hassle. There are better ways of growing your money."

Rush says a few things to know about investing in a second home include: Real estate doesn't automatically mean easy money. People mistakenly believe real estate provides a guaranteed return, but that's not always true. Rush recalls one client who, over Rush's vehement objections, withdrew all of his retirement money to build an expensive second home. The client was certain the house would pay off, but he eventually was forced to sell it for half his investment. Consider the overall impact on your life. Most people don't have endless streams of money, even if they have done well for themselves financially. So, a splurge in one area often requires a sacrifice in another. "If you want the second home, then perhaps an Alaskan cruise

won't be in the budget," Rush says. "It comes down to what your priorities are." Upkeep can become overwhelming. People tend to overlook the ancillary costs that make owning a second home expensive, Rush says. Take those into consideration as you make your decision. "Property taxes, homeowners association dues, insurance, and maintenance start to add up," he says. "Renting the house out when you aren't using it does provide an income stream, but managing the property and dealing with tenants is a hassle. You can hire a property manager, but that has its own disadvantages." Renting can work just as well. While it might feel exhilarating to own a mountain home in North Carolina or a Pacific Ocean beach house, Rush says another option is simply to rent a place for a week or a weekend whenever you're in need of a getaway. None of this means a second home is always a mistake, Rush says.

One client whose parents died and left her a generous inheritance wanted to invest the money in a beach home. Rush warned her of the potential pitfalls. She teared up. She agreed it might not be the best financial decision, but when she and her sister were growing up, their parents took them every summer to Sunset Beach on the North Carolina coast. She wanted to continue that tradition for her children, her sister, and her sister's children.

"It was a reminder that it's not always about the numbers," Rush says. "You have to weigh the return on investment against the emotional benefit. Financially, it wasn't the best choice, but to her, it meant so much more. It was about keeping her parents' memories alive. Some things truly matter more than money."

Patrick Rush (www.patrickrushtfa. com), the ForbesBooks author of the Amazon Bestseller Gain Big and Give Back: Financial Planning with Intention, is the CEO of Triad Financial Advisors. He is a Certified Financial Planner and NAPFA-Registered Financial Advisor. With more than two decades of experience, Rush has received national recognition as a top financial advisor by Forbes, Barron's and the Financial Times, and Triad Financial Advisors was recognized by the Invest in Others Foundation as a "Charitable Champion."

Surge in Sacramento-Area New Home Sales Were the Highest in 16 Years



designs that meet the needs for working at home and online learning. MPG file photo

North State Building Association

SACRAMENTO REGION, CA (MPG) - A total of 729 new homes were sold during January in the greater Sacramento region, the highest number since 2005, the North State BIA reported.

Mike LaFortune, senior development director for Easton Development and the BIA's 2021 Chairman, number needed to begin said January was the attacking the shortfall in eighth month in a row new homes that the region with sales higher than the has experienced for many previous year and shows years, warned Michael demand for new homes in the region remains unabated.

"Sacramento-area residents are taking advantage of extremely low interest rates and new home designs that meet the home and online learnprospective buyers coming from the Bay Area committing to allowing homes sold during the

employees to work from home," LaFortune said. "As more new designs hit the market to meet those needs even better, we expect the strong new home market will continue

for some time."

But while new floorplans are being offered, the number of new homes actually being built remains well below current demand, let alone the Strech, the BIA's President & CEO.

"While single-family construction ramped up in December across our region, for the year housing starts were -actually slightly lower needs for working at than in 2019 with 7,328 permits issued, according ing, and we also continue to the just-released report to see a steady stream of from the Construction Industry Research Board. That's just slightly higher as more companies are than the number of new

year," Strech said.

"In the long run, to meet the need for housing and maintain affordability we will need to continue a steady pace of building, which will require cooperation from our local officials to approve new communities and issue building permits. Fortunately, most local officials understand the need for more housing but it's an issue we will be watching closely in the years to come."

The North State BIA is the leading advocate for the home building industry in the greater Sacramento region. Representing more than 500 members who provide 55,000 industry jobs, the North State BIA is committed to preserving and furthering the economic interests of its members, while also working to enhance the industry's standing as a significant contributor to the regional economy. For more information, visit www.northstatebia.org. ★



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THE NEWS \cdot 3 FEBRUARY 26, **2021**

in a Covid World?



Riding Students take the time to enjoy some "normal" activities. From left to right: Brianna Souza, Abigail Hailey, Madelyn Boyer, (horse) Addy-May Leyden, Alexia Reyna and Jacob

Commentary by Cecilia Lee Feser

In the days of masks and 6 ft apart it is always good to see life trying to show forth.

Yet, this picture of a kite stuck in a tree, is the perfect way to describe our last year in Covid World 2020 and into Covid World 2021. Yes, a kite caught up in the tree, when it should be free and flying. That kite could be all of us who are caught up in the tree of masks, 6ft apart, your open your not open and long cotton swabs put up our nose to rule out covid.

It is sorta funny that after a year of 'masks' I'll still hop out of my car, heading towards the grocery store without my mask, until I see someone wearing one and it is like, yeah ok, and go get mine.

I have masks in all the cars and hanging by our front door... It is crazy way to live.

But, I can drive around and see Rio Linda trying to get ready for a normalcy. A drive over to Gibson Ranch found many trying for normalcy. There were people riding horses, feeding the ducks, BBQing and one picture really expressed it all for me a little girl running down a hill towards the ducks with her arms up and just free, no mask!

My mom always said there would be hard days to live with. Which usually meant a week or two when you're a kid. I cannot imagine what parents are saying to help their kids through this. I was really glad to see parents trying to show some normalcy at the park.

I will still be out there driving around as spring comes, with my camera to find more of everyday life.

Until the next time, stay safe, there is no place like home and mine and yours is Rio Linda.

Will Rio Linda Ever Be Normal A Tribute to Rush Limbaugh Rest in Peace

Dear Reader,

It's hard to believe he's gone, and it's hard to imagine the last 30 years of my

adult life without Rush. I can distinctly recall the first time I heard Rush on the radio. It was 1990. and my wife and I had just relocated to Virginia for graduate school. I was driving down I-64 when I stumbled upon this voice... that resonated inside of me... a voice of reason in a world of chaos and confusion.

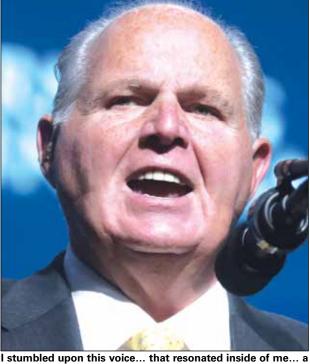
That voice was the voice of Rush Limbaugh.

Soon thereafter, my lunch breaks were consumed with sitting in my car and listening to Rush. I hadn't listened to much AM radio since I was a young boy listening to baseball games late into the evening. Now, in the middle of disaster in a larger con- said, our "guiding light the day, there I was having lunch "with" Rush.

For the next three decades. Rush has been our way forward. the "background music" always playing in my conservative world. He always made me smile and laugh. Yet he always brought a keen insight that I couldn't find anywhere else. And every time there was a seemingly earth-shattering political story, me and millions of conservatives would have our radios tuned to Rush as the intro music played.

What would Rush say? How will he interpret the events? And most imporwe need to do next?

It wasn't even so much that Rush would tell us final breath. what to do. Instead, he would put the political have been, as you often



voice of reason in a world of chaos and confusion. Photo courtesy Gage Skidmore from Surprise, AZ

text and give us a reason to hope, along with confidence that we would find

Right through the 2020 elections, I would tune into Rush – now through his podcast as I took my daily walks. Rush always had the best and clearest perspective. He made things understandable. And he somehow always had insight into what was just around the bend.

In these final weeks and month, he reminded us all about what's just around the bend for each of us. Rush was unashamed about his gratitude for each day tantly, what will Rush say and unashamed about his faith in Christ which guided him, I'm sure to his

Rush, thanks. You truly

through times of trouble, confusion, murkiness, tumult, chaos, misdirection, and even good times." Well done.

Steve Elliott, Grassfire

P.S. Please visit our tribute page to share how Rush Limbaugh impacted you personally and how grateful you are for the way he has impacted our nation to share your "Rush Story" with Grassfire Nation at www.grassfire. com/rushtribute

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Wounded Heroes Documentary Brings Hope to Our Military, First Responders, and Everyone Battling Post Traumatic Stress

By Nicki Thomas, Veteran PR

CHICAGO, IL (MPG) - New film shines a light on bold new alternative non-drug treatments and programs that heal the wounds of PTS

In the Wounded Heroes Documentary due out March 5th, 2021, PTS sufferers are finally getting their voices heard as they speak out about their mistreatment by the healthcare system, the medications that are making them worse, and the amazing new proven therapies that are giving them back their lives.

An alarming statistic by the Department of Veterans Affairs report anywhere from 17 to 22 veteran suicides every single day.

Many feel it does not need to be that way.

After learning about this statistic and the serious side effects of overmedicating veterans, California filmmaker, Michael Gier, went on a mission to find successful alternative non-drug treatments that restore lives from the destruction of PTS.

"Post-Traumatic Stress among our veterans is a serious problem," said Gier. "Most are given prescription medications, or drug cocktails as many call them, some of these prescriptions are black labeled with serious side effects."

Gier, who traveled all over the country interviewing veterans, military brass, politicians, doctors, and other experts, said many veterans feel medication is just a band-aid over a wound that will never heal.

"Our veterans deserve so



The new film shines a light on bold new alternative non-drug treatments and programs that heal the wounds of PTS. Photo credit Veteran PR

much more than just a bandaid and that is what inspired me to create this film." said Gier.

Wounded Heroes Documentary is a 3-year passion project, funded primarily by Michael Gier and his wife Terri Gier, and features life changing options that give those suffering from PTS hope, potentially saving lives.

"These men and women served our country for years and the best we can do is give them drugs; some as many as eighteen different prescriptions, forty pills a day?!" said Gier. "I knew there had to be better options."

In the film, Gier interviews health care professionals who are using alternative therapies that have been successfully proven to dramatically decrease their patients' medication or help them become completely PTS prescription

Gier said by creating the film he wanted to bring as much awareness as possible about these life changing treatments and that everyone suffering from PTS needed to know there were other options out there for them.

"These aren't just therapies that can help our soldiers and veterans," said Gier. "Firefighters, police Air Force 1989 – 2015, officers, and first responders all deal with PTS, and even more people from all walks of life are being affected by Covid-19. These can benefit them too."

Veterans reported the alternative treatments helped change their lives significantly for the better and went from contemplating suicide to finding happiness and gratitude in their daily lives.

"I feel alive again, I feel rejuvenated, I feel like a soldier again." -Kyle Green, US Army 1998 - 2008

"I'm happier today then I've ever been in my entire life." - Chuck Gardea, US

Firefighter/Paramedic 1998

"I didn't even know this kind of happiness was possible." - Sherri Waters, US Army

"You can change your life around. And there is light at the end of the tunnel, I am proof." -Antonio Zavala, French Foreign Legion 1985 - 1990 / US Army 1992 - 2006

Dr. Shauna Springer, Ph.D., known as "Doc Springer" in the military community, is one of the nation's leading experts on trauma, military transition, and close relationships. She has become a trusted Doc to

countless warfighters across the country and has gained the respect of warriors of all ranks. Her unique role has given her a deep understanding of warrior culture, and the warfighter.

Dr. Springer is a proud advocate of the film.

"The feeling that Post-Traumatic Stress is a "life sentence" is killing warriors - and people across America. Many have given up, but they need to know that there is life beyond trauma - not just survival, but a good life - a connected, emotionally fulfilling life. Wounded Heroes presents this life changing story of hope," said Dr. Springer.

The Wounded Heroes Documentary will be available for streaming across multiple platforms including Amazon, iTunes, Google, and more starting March 5th. 2021.

Visit www.woundedheroesdocumentary.com to learn more and join the grassroots effort to help spread the word and impact countless lives.

The Wounded Heroes Documentary is the passion project of producer and director Michael Gier of Gier Productions, LLC. To date, he's produced and directed hundreds of TV commercials, corporate video projects, and short and feature films. This is his first documentary.

An estimated 13 million Americans have PTS at any given time. - Sidran Institute (Traumatic Stress Education & Advocacy)

For more information: www.Wounded HeroesDocumentary.com ★



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THE NEWS \cdot 5 FEBRUARY 26, **2021**

A Chip off the Old Block

Continued from page 1 expo, at Brookgreen Gardens (South Carolina). He chiseled the Alexis bust and dirty work," observed chips and when you start

with a 180-pound marble to sell my work, but expoblock, you really must to be able to lift."

Putting a \$1745 price Alexis home with me." during more than 100 hours tag on the bust, he did injure yourself with flying an exhibition like this," Bouska considered. "I like www.Sacfinearts.org

sure's just as valuable. I'm also quite happy to take

The Sacramento Fine of studio labor. "It's hard not expect it to sell in Arts Center is located at Carmichael. "The cost 5330/B Gibbons Drive, the sculptor. "You can is a big commitment for Carmichael. Learn about upcoming exhibitions at

Rio Linda Man in Solo **Vehicle Fatal Collision**



By A.J. McTaggart, California Highway Patrol

SACRAMENTO REGION, CA (MPG) - On February 18, 2021, at approximately 8:40 AM, North Sacramento CHP Area units were dispatched to a call of

on westbound I-80 on the Longview Drive off-ramp. Upon arrival on scene, units discovered that a dark blue Chevrolet Silverado had struck the guardrail and overhead sign pole on the Longview Drive off-ramp. Officers have determined that the 82-year-old male driver from Rio Linda had (for unknown reasons) lost control of the Silverado while taking the Longview Drive off-ramp and subsequently struck the guardrail and overhead sign pole. The driver was pronounced deceased at the scene and

a collision that occurred the cause of the collision is still under investigation. Currently, it is unknown whether drugs and/or alcohol were contributing factors to the collision.

Any persons who may have witnessed this collision or who can provide any additional information should call Officer A.J. McTaggart at the North Sacramento Area CHP office at 916-348-2300 or by cell phone at 916-798-0975. Follow us on Twitter @CHPNSac, Facebook. com/chpnorthsac,

Instagram @chpnorthsac, or Nextdoor.



By County Supervisor Sue Frost

Through the generosity of the The Rio Linda News, this column serves to provide an update about matters affecting the community of Rio Linda.

You may have seen on the news or outside your car window as you drive through town that a movement is growing in California. There is increasing support for the simple notion that children in California need to get outside and play. Since the onset of the COVID-19 pandemic, children have been denied access to youth sports, physical education classes, and even playgrounds. Like many drastic steps taken in the early days of the pandemic when much was unknown about the virus, such actions seemed like acceptable, short-term precautions. It is not March 2020 anymore. We have more information on which to make decisions about our citizenry's health and safety. The time has long passed for chil-

dren to get back in the game. All priorities being about protecting health right now; physical activity for our vouth is becoming more important than ever. That simple notion is defensible with the common knowledge we know to be true that kids need exercise to protect their physical health. Cardiovascular health, body composition, strength, coordination are all things that are put at risk if children are not getting enough physical activity. Virtual learning is challenging enough, but I think we can agree that Rio Linda Community Update Let Them Play

own unique difficulties. Does the child live in a home with a large yard? Near a safe park? Does the child have access to an outdoor gym or online fitness class? Children with access to some or all the above may be having an easier time getting the exercise they need than children who do not. That is why the decision to restrict physical activities for youth so stringently is not only an issue of health but also an issue of

equity. Then there is the importance of mental health. I have spoken before of the dangers of focusing too closely on one health crisis at the expense of creating others. Everyone receives mental benefits from exercise, none more so than children. Exercise is an excellent way to cope with stress, socialize with friends, and build confidence. There are also the benefits of participating in team sports like learning how to work together, responsibility, communication. Stripping away these critical outlets and opportunities for children is depriving them of some of the most important aspects of being a kid while preparing for a stable future. For some children, sports could determine their entire future as a pathway to college or even professional sports opportunities. State officials may consider what type of future California children will have with so much critical development time spent looking at a computer screen

in isolation. California stands among only around a dozen or so states holding on to the practice of restricting youth sports to such an extreme level. It is unnecessary. Models for the safe continuation of youth sports exist across the country, and in every regard, they are successful. We know

physical education has its now that a lack of exercise has devastating effects on physical and mental health. We know that transmission among athletes is significantly lower than other forms of social contact. It is difficult to understand any reasoning at this point to keep kids from having adequate access to sports and exercise.

> As I said, I do not want us to focus so narrowly on one threat to health that we become blind to others. The reality of children struggling more with mental health than ever before is beyond anecdotal. Studies and stories of increases in depression, eating disorders, anxiety, and suicidal tendencies are right there for all to see. Children need to get off of Zoom and on the field to be protected from these avoidable conditions. The future of our children is not something to think about tomorrow but today. For the sake of comprehensive well-being, California officials need to get together, listen to the pleas of desperate children and parents, and the research piling up from entities interested only in the facts. When the reality that has been created is looked at through a pragmatic lens, it is clear the need exists for our children and our state to let them play.

Thank you for reading and as always, if you want to contact me, call me at 916-874-5491, or e-mail me at SupervisorFrost@saccounty.net.

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms and Fair Oaks.





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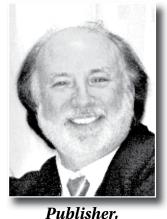
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Prosecutors Feud over Criminal Sentencing Laws



By Dan Walters **CALMatters**

The starkest aspect to California's evolution from a relatively conservative state into a blue bastion has been an evolving attitude toward crime and punishment.

In the 1980s and 1990s, an initial judgement. California became a national leader in increasing penalties for crimes large and small, symbolized by a three-strikes-and-you're-out law calling for life imprisonment of repeat offenders. Not surprisingly, despite construction of many new prisons, they became horrendously overcrowded with inmates.

However, as California vulnerable." made its almost 180-degree the last couple of decades, attitudes about crime also evolved, culminating in legislative acts, ballot measures and administrative policies that repealed or softened the state's sentencing laws. The number of felons locked up in state prisons has dropped by at least one-third in recent toe the 'tough on crime' years.

That said, what supporters call "criminal justice reform" is not universally accepted. Some law enforcement officials has contributed to recent upticks in violent crime — a conflict now rippling through the state's local district attorneys.

In 2020, George Gascón,

who had been district attorney of San Francisco, challenged and defeated Los Angeles District Attorney Jackie Lacey and immediately issued new operational rules that downplayed punishment.

He prohibited his deputies from seeking the death penalty, prosecuting juveniles as adults, attending parole hearings or seeking "enhancements" that increase a defendant's prison term. The union representing those deputies sued, alleging that Gascón was ordering them to violate criminal laws, and won

What really blew up the conflict politically was support from the California District Attorneys Association (CDAA) for the union position. In its supporting brief, the District Attorneys said Gascón's orders meant that "the voices of victims fall silent and the might of the state has failed its most

Last week, Gascón political turn to the left over resigned from the organization with a two-page letter that he posted on Twitter, accusing the association of being racially insensitive, closed-minded about criminal justice reform and even corrupt.

"CDAA continues to be a member organization solely for those willing to line," Gascón wrote. "For the rest of us, it is a place that fails to support us, our communities, or the pursuit of justice."

Gascón and several other believe it's gone too far and like-minded district attorneys have founded their own group, the Prosecutors Alliance of California, to push for criminal justice but a few of those years reforms. It includes Gascón, working for California San Joaquin County's Tori newspapers.

Salazar, Chesa Boudin of San Francisco and Contra Costa County's Diana Becton.

Gascón's election and the burgeoning conflict with more traditional prosecutors is part of a larger phenomenon – a nationwide effort by left-of-center organizations to change criminal justice policies one election at a

Billionaire businessman George Soros is a major figure in the campaign, having donated millions of dollars to reform-minded candidates. The movement has scored some victories, such as Gascón's election, and also suffered some losses, such as a failed challenge to Sacramento County District Attorney Anne Marie Schubert.

The conflict also colors Gov. Gavin Newsom's selection of a replacement for Attorney General Xavier Becerra if he is confirmed as the federal health and human services secretary.

Newsom seemingly supports the criminal justice reform movement. He sponsored a ballot measure to make marijuana legal, has sped up reductions in prison populations and declared a moratorium on executions.

He could appoint a new Attorney General sympathetic to the Gascón-led faction, such as Oakland Assemblyman Rob Bonta, but such a move would carry some political risk. Were Newsom to face a recall election this year, as seems likely, opposition from police and prosecutors could be a critical factor.

Dan Walters has been a journalist for nearly 60 years, spending all

New Mural to be Painted at YMCA Child Development Center



The Mural will be 120 feet long and 16 feet wide, designed by Adinah Hopkins. Mural themes will include social responsibility and youth development while also celebrating the nature that is native to California. Photo courtesy YMCA

By AI Goldberg, YMCA of Superior California

SACRAMENTO, CA (MPG) - The YMCA of Superior California is announcing a new mural has been commissioned, with work already started, at the Sacramento Central YMCA Child Development Center at 2021 W Street in Sacramento. The mural will be 120 feet long, and 16 feet high. The mural, designed by Adinah Hopkins, will begin to emerge in the coming days. Mural themes will include social responsibility and youth development, while also celebrating the nature that is native to California. The mural will greet commuters each day along the Sacramento RT Blue Line between W Street and V Street, and 19th and 20th Street.

The mural is made possible thanks to Habitat for Humanity of Greater Sacramento and AmeriCorps NCCC Pacific Region, Team Gold 3. Team members from AmeriCorps began preparing the wall for the project on Friday, February 5. The mural project collaboration came about through outreach from Jennifer Moore, YMCA Sr. Director for Youth Development. Jennifer Moore will be coordinating the volunteer efforts. Jennifer Moore can be reached at jmoore@ymcasuperiorcal.org.

"This mural reflects what we do here at the Y. We create beautiful change" said Sharna Braucks, President & CEO, YMCA of Superior California. "Our child care center specifically is helping to develop young children and our future depends on them... and you, the public at large. We are grateful to Habitat for Humanity of Greater Sacramento and AmeriCorps NCCC Pacific Region Team Gold 3 for creating something beautiful on the outside of our walls that conveys the work that we do inside of them. This mural is not just a gift to the YMCA, but a gift to the people of Sacramento."

"The mission of Habitat for Humanity of Greater Sacramento is to bring people together to build hope, homes, and community" said Leah Miller, President & CEO, Habitat for Humanity of Greater Sacramento. "We are proud to be able to play a small part in helping make this collaborative community project possible."

"As an artist I am elated to push my work out into the public" said Adinah Hopkins, Team Gold 3 Member, AmeriCorps NCCC Pacific Region. "But I really enjoy interacting with the community instead of being cooped up in a studio. The mural adds to the plethora of community's other public works further beautifying the neighborhood."

Photo and video updates about the mural project progress will be posted on social media channels: @SacramentoYMCA (www.facebook.com/sacramentoymca, www.instagram.com/sacramentoymca, and www.twitter.com/sacramentoymca).

Inspiring all to a healthy life - in spirit, mind and body is the mission that guides the work of the YMCA of Superior California. More than a pool or gym, the Y is a cause dedicated to the positive development of youth, healthy living for people of all ages, and social responsibility in addressing the critical needs of the communities we serve. With programs from athletics to advocacy, dance to disease prevention, and cycling to child care, the Y doesn't just strengthen individuals, it strengthens communities. Learn more and get involved at ymcasuperiorcal.org.

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Defendant Sentenced for First-Degree Murder in Rio Linda Shooting

By Timothy Carr, Office of Sacramento **County District Attorney**

(MPG) - The Honorable Sharon Lueras sentenced Joshua Imber to 53 years to life in prison. On November 5, 2020, a jury convicted Imber of the firstdegree murder of Charles Dynes, and further found that Imber discharged a firearm causing the victim's

death. On October 23, Imber went to his ex-girl-2020, Imber pled guilty to being a felon in possession of a firearm. The Court **SACRAMENTO REGION, CA** also found that Imber has a prior 2000 strike conviction for reckless discharge of a firearm.

Joshua Imber told his exgirlfriend that he was contemplating suicide and made a remark about shooting her new boyfriend, Mr. Dynes. Shortly thereafter,

friend's house with a loaded .22 caliber handgun. Imber encountered Mr. Dynes in the driveway of his exgirlfriend's home and shot seven rounds at him. Mr. Dynes was struck multi-On September 27, 2017, ple times, including a fatal wound to his head. Imber fled the scene, but was arrested the next morning in Corning, California. The murder weapon was found in Imber's car.

Solo Vehicle Fatal Collision on Garden Highway

By A.J. McTaggart, California Highway Patrol

SACRAMENTO, CA (MPG) - On February 17, 2021, at approximately 8:55 PM, North Sacramento CHP Area units were dispatched to a call of a collision that occurred on eastbound Garden Highway west of Powerline Road. Upon arrival on scene, units discovered that a white Honda Accord had struck a utility pole just off the north road edge of Garden Highway. Officers have determined that the 26-yearold male driver from Sacramento had (for unknown reasons) lost control of the Honda while traveling in the eastbound

lane of Garden Highway and subsequently struck the utility pole. The driver was pronounced deceased at the scene and the cause of the collision is still under investigation. Currently, it is unknown whether drugs and/or alcohol were contributing factors to the collision.

Any persons who may have witnessed this collision or who can provide any additional information should call Officer A.J. McTaggart at the North Sacramento Area CHP office at 916-348-2300 or by cell phone at 916-798-0975. Follow us on Twitter @CHPNSac, Facebook.com/chpnorthsac, Instagram @chpnorthsac, or Nextdoor.



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FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09159 The Sacramento Valley Symphonic Band Association, 5150 Sunrise Boulevard Suite B6 Fair Oaks, CA 95628 is doing business under the Fictitious Name(s) "SVSBA, Amador County Concert Band, Brassy, Roseville Flute Ensemble, Gold Country Band, Pittsburg Community Band, Sacramento Concert Band, Sacramento Symphonic Winds" 5150 Sunrise Boulevard Suite B6 Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County December 21, 2020 Publish: February 5, 12, 19, and 26, 2021 2-26-21 SVSBA 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00731 Smile Shopping, Inc, 2990 Bradshaw Road Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Smile Home Shopping" 2990 Bradshaw Road Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 27, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00738 Troy Hollowell, 5401 Garfield Avenue #37 Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Hats & Snapbacks Tilted to the Back" 5401 Garfield Avenue #37 Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 27, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00629 Julia Lynn Zachreson and Ryan Eugene Zachreson, 7329 Sovereign Court Citrus Heights, CA 95621 are doing business under the Fictitious Business Name(s) "Julia Lynn's Specialties Julia G-tube Pads" 7329 Sovereign Court Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 22, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00131 SQY Inc. 8222 Visalia Way Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "SOY Autos Inc" 8222 Visalia Way Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 6, 2021 Publish: February 5, 12, 19, and 26, 2021 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00822 Sondra Jane Smith, 7820 Bellingrath Drive Elverta, CA 95626 is doing business under the Fictitious Business Name(s) "She Repairs It Handyman Services" 7820 Bellingrath Drive Elverta, CA 95626. Filed with the Clerk of Sacramento County January 27, 2021 Publish: February 5, 12, 19, and 26, 2021 180201 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00650 Space Case Company Inc, 7040 30th Street Unit 1 North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Space Case Company" 7040 30th Street Unit 1 North Highlands, CA 95660. Filed with the Clerk of Sacramento County January 22, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09304 Gregory Todd Bell, 3448 Naveho Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Iron Bell Processing" 3448 Navaho Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County December 29, 2020 Publish: February 5, 12, 19, and 26, 2021 2-26-21 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00637 Beatrice Collins, 2 Bueno Court Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Shorty Apparel, Shorty T's" 2 Bueno Clerk of Sacramento County January 22, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00746 Deja Smith, 2220 K Street #E1 Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Closet D Luxe" 2220 K Street #E1 Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 27, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00057 Brandy G. West, 3372 Verdeca Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Go West Baking and Events, Go West Baking" 3372 Verdeca Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County January 5, 2021 Publish: February 5, 12, 19, and 26, 2021 2-26-21 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09428 Yolanda Stevenson, 4340 Andwell Way Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Mystical Healing Touch" 1531 Corporate Way Sacramento, CA 95831. Filed with the Clerk of Sacramento County December 31, 2021 Publish: February 5, 12, 19, and 26, 2021 MYSTICAL 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00657 James M McGarry, 10657 Campana Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Spectrum Back Flow Testing" 10657 Campana Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County January 25, 2021 Publish: February 5, 12, 19, and 26, 2021 SPECTRUM 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00452 Harpreet Singh, 4600 Furness Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Turbo Transport" 4600 Furness Way Antelope, CA 95843. Filed with the Clerk of Sacramento County January 15, 2021 Publish: February 5, 12, 19, and 26, 2021 2-26-21 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00095 Henley Pacific LLC, 54 Jaconnet Street Newton Highlands, MA 02461 is doing business under the Fictitious Business Name(s) "Valvoline Instant Oil Change IH0007 1760 Cavitt Drive Folsom, CA 95630. Filed with the Clerk of Sacramento County January 6, 2021 Publish: February 5, 12, 19, and 26, 2021 VALVOLINE 180201

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00507 Manuel Oliva, 6912 Gold Run Avenue Sacramento, CA 95842 is Manuel Oliva, 6912 doing business under the Fictitious Business Name(s) "Manny Endeavours" 6912 Gold Run Avenue Sacramento, CA 95842. Filed with the Clerk of Sacramento County January 20, 2021 Publish: February 5, 12, 19, and 26, 2021 MANNY 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00443 Phil Duc Pham, 8179 Sita Court Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Phil Construction" 8179 Sita Court Sacramento, CA 95829. Filed with the Clerk of Sacramento County January 15, 2021 Publish: February 5, 12, 19, and 26, 2021

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00675 Omar Carrillo, 7826 Aztec Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Custom Cleaning Services" 7826 Aztec Way Antelope, CA 95843. Filed with the Clerk of Sacramento County January 25, 2021 Publish: February 5, 12, 19, and 26, 2021 CUSTOM 180201 2-2

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00704 Min Johneen Jones, 1000 Rio Lane #2 Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Love "N" Action, Nee' Nee's Kitchen 1000 Rio Lane #2 Sacramento, CA 95822, Filed with the Clerk of Sacramento County January 26, 2021 Publish: February 5, 12, 19, and 26, 2021 LOVE 180201 2-2 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00706 Jerelle L Mayfield, 1000 Rio Lane Apt #2 Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "J'Relle Braids, Creative Collective Studio" 1000 Rio Lane Apt # 2 Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 26, 2021 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00382 Clarita Cruz, 2343 Bridlewood Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Safe Choice Handy Pros" 2343 Bridlewood Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County January 14, 2021 Publish: February 5, 12, 19, and 26, 2021 SAFE 180201 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09391 Taber Perry, 5915 40th Street Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "SPerri Intimate Spaces Designing" 5915 40th Street Sacramento, CA 95824. Filed with the Clerk of Sacramento County December 31, 2020 Publish: February 5, 12, 19, and 26, 2021 180201 2-26-21

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Jasper Nino Embing Golingho, 2290 Orchard Lane Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Grandiaz" 2290 Orchard Lane Sacramento, CA 95833. Filed with the Clerk of Sacramento County January 26, 2021 Publish: February 5, 12, 19, and 26, 2021 2-26-21 GRANDIA7 180201

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00476 Kiesha Carter, 7240 Blue Springs Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Girls with Guns" 7240 Blue Springs Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 19, 2021 Publish: February 5, 12, 19, and 26, 2021

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09271 Auto Glass Replacement Services INC, 2941 Lake Vista Drive Lewisvlle, TX 75067 is doing business under the Fictitious Business Name(s) "Caliber Auto Glass" 11333 Sunco Drive Suite 101 Bancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 28, 2020 Publish: February 5, 12, 19, and 26, 2021 CALIBER 180201 2-20

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00110 Gary Britt, 7405 Auburn Oaks Court #I Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Heaven Quest Express" 7405 Auburn Oaks Court #I Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 6, 2021 Publish: February 5, 12, 19, and 26, 2021 HEAVEN 180201 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08566 Fengzhi Wen and Jason Cheek, 3113 Hampshire Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "New Folsom Massage" 8965 Folsom Boulevard Sacramento, CA 95826. Filed with the Clerk of Sacramento County November 24. 2020 Publish: February 5, 12, 19, and 26, 2021 180201 2-26-21

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08785 Anissa Birch, 801 Fulton Avenue Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Anissa's" 1860 Howe Avenue #250 Sacramento, CA 95825, Filed with the Clerk of Sacramento County December 4, 2020 Publish: February 5, 12, 19, and 26, 2021 ANISSA 180201 2-2 2-26-21

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00630 Jennifer Romero, 15027 Fuente De Paz Rancho Murieta, CA 95683 doing business under the Fictitious usiness Name(s) "PEAK Movement Business Therapy" 15027 Fuente De Paz Rancho Cordova, CA 95683. Filed with the Clerk of Sacramento County January 22, 2021 Publish: February 5, 12, 19, and 26, 2021 180201 2-26-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-09314 Taryn Wade, 5960 South Land Park Drive #1239 Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Konshus Therapy" 5960 South Land Park Drive #1239 Sacramento, CA 95822. Filed with the Clerk of Sacramento County December 29, 2020 Publish: February 5, 12, 19, and 26, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00690 Snyir Inc, (CA) 9535 East Park Drive Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Two Men and A Truck" 8362 Galena Avenue Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 26, 2021 Publish: February 5, 12, 19, and 26, 2021 180201 2-26-21

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Clerk of Sacramento County February 2, 2021 Publish: February 12, 19, 26, and March 5, **STELLAR** 180201 FICTITIOUS BUSINESS NAME STATEMENT

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ESSENTIAL 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00741 Jeffrey L. Dawkins, 2710 Crosby Way Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "By The Way" 2710 Crosby Way Sacramento, CA 95815. Filed with the Clerk of Sacramento County January 27, 2021 Publish: February 12, 19, 26, and March 5,

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180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01002 Fred Workman Jr. 4601 Rustic Road Carmichael, CA 95608 is doing husiness under the Fictitious Business Name(s) "Living Water Style" 4601 Rustic

Road Carmichael, CA 95608, Filed with the Clerk of Sacramento County February 4, 2021 Publish: February 12, 19, 26, and March 5, LIVING 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00874 Zora Gant, 8863 Springhurst Drive Elk Grove, CA 95624 is

doing business under the Fictitious Business Name(s) "Zeal Apparel" 8863 Springhurst Drive Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 12, 19, 26, and March 5, 180201

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MAYELA 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00189 Tony Jones 9691 Appalachian Drive Sacramento, CA 95827 business under the Fictitious Business Name(s) "TLC Landscape Services" 9691 Appalachian Drive Sacramento, CA 95827. Filed with the Clerk Sacramento County January 7, 2021 Publish: February 12, 19, 26, and March 5,

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CLASSICS 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00916 Green Leaf Investments, Incorporated, 11405 White Rock Road Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Green Leaf Investments Inc" 11405 White Rock Road Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County February 2, 2021

Publish: February 12, 19, 26, and March 5, 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00876 Dedicated Trucking Services LLC, 8533 McGray Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Dedicated Trucking Services" 8533 McGray Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 12, 19, 26, and March 5, 2021 DEDICATED 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00154 Sergey Zdanevich, 7228 Foxfield Way North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Serge Auto Repair" 6836 26th Street #26 Rio Linda, CA 95673, Filed with the Clerk of Sacramento County January 7, 2021 Publish: February 12, 19, 26, and March 5,

180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00901 Daniel Domaguin, 9190 Tuolumne Drive Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Basikaw Behavioral Health" 9190 Tuolumne Drive Sacramento, CA 95826, Filed with the Clerk of Sacramento County February 2, 2021 Publish: February 12, 19, 26, and March 5,

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00889 Terie H Nguyen, 7005 Walter Avenue Sacramento, CA 95828 is

180201

doing business under the Fictitious Business Name(s) "Viet HOA Services" 7005 Walter Avenue Sacramento, CA 95828. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 12, 19, 26, and March 5, 180201 VIET 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00554 Knollegga Walybengo, 2333 North Avenue Sacramento, CA 95838 and Margaret Crutcher, 2333 North Avenue Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Upendo Care Services" 2333 North Avenue Sacramento, CA 95838. Filed with the Clerk of Sacramento County January 21, 2021 Publish: February 12, 19, 26, and March 5, **UPENDO**

180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00850 Carlos Lizardi Estrada. 10476 Fossil Way Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "C&A Automotive Repair" 7846 Fair Oaks Boulevard Unit D Carmichael. CA 95608. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 12, 19, 26, and March 5, 2021

180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00883 Griblz Auto LLC, 1592 Santa Ana Avenue Suite 15 Sacramento. CA 95838 is doing business under the Fictitious Business Name(s) "Griblz Auto LLC" 1592 Santa Ana Avenue Suite 15 Sacramento, CA 95838. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 12, 19, 26, and March 5, 2021

GRIBLZ 180201 **FICTITIOUS** NAME BUSINESS STATEMENT FBNF2020-09008 Audrie Meyer, 5657 Nilder Way Sacramento, CA 95822 is doing business under Fictitious Business Name(s) "New Traditions" 5657 Nolder Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County December 14, 2020 Publish: February 19, 26, March 5, and 12, **LOTUS** 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00903 Jocelynn Nguyen Le Inc, 8161 Elk Grove Boulevard Suite 5 Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Lotus Nails & Spa" 8161 Elk Grove Boulevard Suite 5 Elk Grove, CA 95758. Filed with the Clerk Sacramento County February 2 Publish: February 19, 26, March 5, and 12, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00837 Gregory Todd Bell, 3448 Navaho Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Iron Bell Processing" 3448 Navaho Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County January 29, 2021 Publish: February 19, 26, March 5, and 12, 2021 IRON 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00853 Margin Corporation, 6324 Galaxy Lane Rocklin, CA 95677 is doing business under the Fictitious Business Name(s) "Mission Avenue Pre-School" 2433 Mission Avenue Carmichael. CA 95608. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 19, 26, March 5, and 12, 2021 MISSION 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01247 Xpress Care Drugs, Inc, 8822 Nakota Way Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Medcare Pharmacy" 4845 Watt Avenue Suite B North Highlands, CA 95660, Filed with the Clerk of Sacramento County February 11, 2021 Publish: February 19, 26, March 5, and 12, 2021 MEDCARE 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01128 De Van Tran, 5439 Milgray Court Carmichael, CA 95608 is doing busines under the Fictitious Business Name(s) Tender Nails" 4005 Manzanita Avenue Suite 7 Carmichael, CA 95608, Filed with the Clerk of Sacramento County February 9, 2021 Publish: February 19, 26, March 5, and 12, 2021 TENDER 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01082 The Heart of the Table LLC 1024 Iron Point Road Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Heart of the Table" 1024 Iron Point Road Folsom, CA 95630. Filed with the Clerk of Sacramento County February 5, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01212 Christopher Rodriguez. 2504 Butano Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Rodriguez United" 2504 Butano Drive Sacramento, CA 95821. Filed with the Clerk of Sacramento County February 11, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01234 Albert Im. 529 12th Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Fiat Luxx, Fiat Luxx Productions, Fiat Luxx Interpretin. Expert Discount Cleaners" 529 12th Street Sacramento, CA 95814. Filed with the Clerk of Sacramento County February 11, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01126 Lexington Whatley and Messina Johnson, 3092 Las Quintas Way Marysville, CA 95901 is doing business under the Fictitious Business Name(s) "American West Washrooms" 6234 Walnut Avenue Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 9, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00864 Kirill Vasilkov, 10353 Mills Tower Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "KV Marketing" 10353 Mills Tower Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00712 Rapid Clones, 1765 Tanager Way Roseville, CA 95747 Tanager Way Roseville, CA doing business under the Fictitious Business Name(s) "A-1 Hand Car Wash" 3212 Northgate Boulevard Sacramento, CA 95833. Filed with the Clerk of Sacramento County January 26, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 Α1 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00982 GDP Management LLC, 8108 Woodlake Hill Drive Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Budget 420 Weed Delivery, Indo House Dispensary Delivery, Exclusive Care Weed Delivery, Indo Hous Weed Delivery" 1750 Iris Avenue #101 Sacramento, CA 95815. Filed with the Clerk of Sacramento County February 3, 2021 Publish: February 19, 26, March 5, and 12, 2021 **BUDGET** 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01114 Cosme A Gomez, 7473 Holworthy Way #331 Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "CJ's Janitorial Services" 7473 Holworthy Way #331 Sacramento, CA 95842. Filed with the Clerk of Sacramento County February 8, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00887 Manh Duc Nguyen, 5941 Sawyer Circle Sacramento, CA 95823 and Duy Pam, 9936 Diamante Way Sacramento, CA 95829 are doing business under the Fictitious Business Name(s) "MD Logistic" 100 Hurley Way #105 Sacramento, CA 95825. Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 MD 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00989 BVD Financial, INC 4115 Sadek Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "California Real Estate Group" 4115 Sadek Way Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 3, 2021 Publish: February 19, 26, March 5, and 12, 2021 CALIFORNIA 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01112 Cheyenne Alexander-Walker 2727 Walnut Avenue # 11 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Shimmering Virtue" 2727 Walnut Avenue #11 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 8, 2021 Publish: February 19, 26, March 5, and 12, 2021 SHIMMERING 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01113 Cedrick Marcus Walker, 2727 Walnut Avenue #11 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) Club Apparel" 2727 Walnut Avenue #11 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 8, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01140 William Tilden Floyd II, 5517 E Knoll Drive Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Bill Company Dot Net" 5517 E Knoll Drive Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 9, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01099 Donna Chaddock, 11116 Cilker River Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Ideas In Promotions" 11116 Cilker River Way Rancho Cordova, CA 95670, Filed with the Clerk of Sacramento County February 8, 2021 Publish: February 19, 26, March 5, and 12, 2021 **IDEAS** 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT

FBNF2021-01155 Euphoria Grace Group of Companies LLC, 8677 Nemea Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Euphoria Grace Transportation" 8677 Nemea Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 10, 2021 Publish: February 19, 26, March 5, and 12, 2021 FUPHORIA 180201 3-12-21 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01151 Vicky Julio, 1811 Baines Avneue Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Books by Vicky" 1811 Baines

Avenue Sacramento, CA 95835. Filed with the Clerk of Sacramento County February 10, 2021 Publish: February 19, 26, March 5, and 12, 2021 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01144 Alhamdulillah Inc, 219 Cheyenne Vacaville, CA 95688 is doing business under the Fictitious Business Name(s) "Baguette Up" 2320 Sunrise Boulevard Rancho Cordova, CA 95670, Filed with the Clerk of Sacramento County February 2, 2021

180201 BAGUETTE FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00849 Shannon Peterson, 6707 Bix Avenue Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Amazing Hidden Treasures Estate Liquidation Services" 6707 Bix Avenue Citrus Heights, CA 95621, Filed with the Clerk of Sacramento County February 1, 2021 Publish: February 19, 26, March 5, and 12, 2021 AMAZING 180201

3-12-21

Publish: February 19, 26, March 5, and 12, 2021

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01175 Zaven Aganesian. 9679 Harvest View Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Quality Home Repair" 9679 Harvest View Way Sacramento, CA 95827, Filed with the Clerk of Sacramento County February 10, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201 QUALITY

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01195 Dara Shawn Harmon and Mark Douglas Harman, 2228 Armitage Way Elverta, CA 95626 is doing business under the Fictitious Business Name(s) "Music on the Move DJs & MCs" 2228 Armitage Way Elverta, CA 95626. Filed with the Clerk of Sacramento County February 10, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00465 Mediterranean Grill LLC, 3311 Power Inn Road #101 Sacramento CA 95826 is doing business under the Fictitious Business Name(s) "Kiki's Power Inn Road" 3311 Power Inn Road #101 Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 19, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00521 Chicken Guys LLC, 7411 W Stockton Boulevard Suite 100 Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Chick-N-Guys" 7411 W. Stockton Boulevard Suite 100 Sacramento, CA 95823, Filed with the Clerk of Sacramento County January 20, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01594 Albert Lopez, 6945 Lewiston Way #19 Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "AR Trading" 6945 Lewiston Way #19 Sacramento, CA 958285. Filed with the Clerk of Sacramento County February 19, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01296 Northwest Home Company, Inc, 8572 Westin Lane Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Triwest Asset Management" 8572 Westin Lane Orangevale, ČA 95662. Filed with the Clerk of Sacramento County February 16, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201 TRIWEST

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00412 Carol F McDaniels, Middlecoff Way Sacramento. CA 95822 is doing business under the Fictitious Business Name(s) "Phazes Services. Blu-Print" 7007 Middlecoff Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 14, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201 PHAZES

FICTITIOUS BUSINESS NAME STATEMENT FRNF2021-01342 Max Lines Insurance Agency, Inc, 9880 Izilda Court Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Max Lines Insurance Agency" 9355 E Stockton Boulevard #260 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 16, 2021 Publish: February 26, March 5, 12, and 19, 2021 MAX 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01429 Ron Newman, 5310 Stockton Boulevard Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Saigon" 5310 Stockton Boulevard Sacramento, CA 95820. Filed with the Clerk of Sacramento County February 17, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01538 Gabriela Denisse Aguirre, 8909 Bramblewood Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Shining Kids" 8909 Bramblewood Way Elk Grove, CA 95758. Filed with the Clerk of Sacramento County February 18, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00828 Rajvinder Singh, 8501 El Lago Court Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Raivinder School of Tabla" 8501 El Lago Court Antelope, CA 95843. Filed with the Clerk of Sacramento County January 29, 2021 Publish: February 26, March 5, 12, and 19, 2021 RAJVINDER 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-00561 Vickie Valk. 6915 10th Street Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Permit Me to Help You" 6915 10th Street Rio Linda, CA 95673. Filed with the Clerk of Sacramento County January 21, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-001427 Gagandeep Rancho 5109 Copper Sunset Way Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "GG Calif' 5109 Copper Sunset Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County February 17, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01347 Delanee Keenan, 7012 Glass Slipper Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Energize Up Athletics, EU Athletics" 7012 Glass Slipper Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County February 16, 2021 Publish: February 26, March 5, 12, and 19, 2021 ENERGIZE 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01371 Aney Enterprise Inc, 2210 Sunset Boulevard #140 Rocklin, CA 95765 is doing business under the Fictitious Business Name(s) "Koala Bear Grill and More" 1061 C Street #110 Galt, CA 95632. Filed with the Clerk of Sacramento County February 17, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01339 Oak Park Baised Inc. 3457 La Grande Boulevard Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Jersey Mikes Sub" 4200 Florin Road Unit B Sacramento, CA 95823. Filed with the Clerk of Sacramento County February 16, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01148 Bret Collette and Brenda Collette, 3098 Montrose Way El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "BAC Motors" 7946 Carlton Road Sacramento, CA 95826, Filed with the Clerk of Sacramento County February 9, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-01592 Jose Villalobos, 2678 Rio Linda Boulevard #7 Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Latin Party Mix Expo Latina" 2678 Rio Linda Boulevard #7 Sacramento, CA 95815, Filed with the Clerk of Sacramento County February 24, 2020 Publish: February 26, March 5, 12, and 19, 2021 180201

FICTITIOUS BUSINESS NAME STATEMENT Melissa Medina, 2921 Wilmington Avenue Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Firefly Honey Farms" 2921 Wilmington Avenue Sacramento, CA 95820. Filed with the Clerk of Sacramento County February 10, 2021 Publish: February 26, March 5, 12, and 19, 2021 FIREFLY 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-01146 SM Wellons, LLC, 789 Bay Heights Drive Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Elk Grove Grocery Outlet" 8517 Bond Road Elk Grove, CÁ 95624. Filed with the Clerk of Sacramento County February 9, 2021 Publish: February 26, March 5, 12, and 19, 2021 180201

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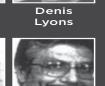












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Worship Services: 11:00am

> 8. Lamb's momma 11. Depression drifter 12. Alternative to truth

13. Like a Druid, e.g. 15. Verify

17. Avoid paying taxes

20. Surrender territory

21. Mini, midi or maxi 22. Longnosed fish

23. *Round #23 Down

30. Miner's bounty

35 Truck amounts 37. "___ free..."

38. Hitler's Third 39. Capri, e.g.

42. Grande, e.d 43. Remove scales

47. Like arctic air 48. More capable

50. Tibetan priest

55. Grinding tooth

59. Garlic mayo

60. Kick out

DOWN

61. Gossamer

56 Stare amorously 57. Hoofbeat sound

62. *Pi's second digit 63. High

2. Past tense of heave

5. Harvest helper

6. Small goose 7. Abe's coin

archaic

3. Type of mountain goat 4. Body six feet under

8. Exclamation of surprise,

14. *Sum divided by count 19. Southern cuisine pods

22. Apollo to ancient Greeks

23. *Three-dimensional object

26. *Whole number between -1

27. Scottish landowner

33. H in British HMS

41. Pleasing to the ear

46. Short for Fredericas 48. Lock horns

49. Popular craft wood 50. Under a fig leaf?

51. Gel producing plant

52. *0.3048 meters

44. Ticks and mites, taxonomically

36. *Kind of point 38. Set to zero

40. Cunning

speaking

28. In accordance with law

29. Search engine pioneer

9. Do like fly fisherman

12. One who denies

13. Popular pie nut

24. Not poetry

and 1

the land of the

Greeks

31. Curved like a foot

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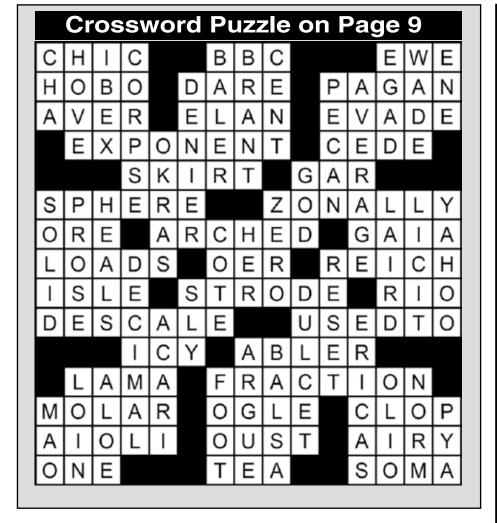
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Sudoku Puzzle on Page 9 2 8 5 3 4 6 9 9 5 8 3 6 4 1 8 3 9 5 4 6 8 1 2 3 6 4 5 9 2 6 9 5 8 3 4 7 1 5 3 9 8 4 6 2 5 6 9 8 1 7 3 4 9 8 3 5 6 1 4 5 3 6 8 2 9 4



STATEPOINT CROSSWORD • MATH 101 Crossword Puzzle Solutions on Page 9 CLUES ACROSS À la mode Westminster broadcaster



C StatePoint Media

54. "Cheers" regular 55. Cultural Revolution leader 10. Between northeast and east 58. Money in Myanmar

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9. Solutions on Page 9

Ask Joni

"Still Working" . . . Magic Words for Enrolling in Medicare Part B Correctly!!



Toni King

Hello Toni:

I am losing the battle with Social Security about me and my wife enrolling in Medicare Part B since I am losing my group benefits effective March

31. I took early retirement in April 30,2020 when COVID-19 problems started and both me and my wife have been under company group health benefits. I now find out that I had to be an active employee to enroll in Medicare Part B without receiving a penalty. No one ever told me this. Please explain what Medicare rule I am not following.

~ Thanks, Vic from San Antonio, TX

I do not have good news for you because you have missed your window to enroll in Medicare Part B after you retired April 30, 2020 which is over the 8-month Medicare Special Enrollment Period time limit.

You or your spouse are "still working" are magic words when it comes to enrolling past 65 and losing your and/or your spouse's company benefits. The Medicare and You Handbook discusses under the title of "Should I enroll in Part B" about delaying Medicare Part B when you are leaving your or your spouse's group benefits and "that you can sign up for Part B anytime during the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first."

Vic. you have waited too long to apply. During a Medicare consultation at the Toni Says® office, whether just laid off or retiring, we stress the value of getting Part B for the first time and that Medicare Part B needs to be enrolled in prior to either enrolling in COBRA or retirement group benefits.

Vic, you have waited past the 8-month window to apply for Medicare Part B because your last working day was in April 30,2020. You thought that you were protected because of your employer group health plan and your severance retirement package. You never dreamed that you were past your time window to enroll in Medicare Part B properly.

Now is your time for you and your wife to enroll in Medicare Part B during Medicare's General Enrollment period which ends March 31. You need to contact your local Social Security office to enroll in Medicare Part B with CMS form 40-B with Medicare Part B beginning July 1 due to General Enrollment Period rules not April 1st which is date you want but do not qualify due to Medicare enrollment

Below are Medicare Enrollment Periods:

- General Enrollment Period: January 1-March 31 when one who has not enrolled in Part B and now can enroll in Medicare Part B. WILL receive a Part B penalty. Part B will begin July1.
- Special Enrollment Period: Enroll after 65 when delaying Medicare Part B due to working full time with company benefits. This is an 8-month window of signing up for Part B without receiving a Part B penalty. (Need CMS form L-564 Request for Employment Information form signed by HR returned to Social Security with CMS form 40-B Application for Part B)
- **Medicare Initial Enrollment Period:** Begins 3 months before turning 65, the month one turns 65 and 3 months after

Toni Says®: Many are not aware of the Medicare Part B and Part D monthly penalty or No Part B or Part D coverage and you will pay 100% for those benefits. Don't wait!!

2021 Confused about Medicare Zoom webinar is Thursday, February 25th at 4:00 PM. Visit www.tonisays.com to sign up for Toni's new webinar event.

Toni King, Medicare author/advocate is giving a \$5 discount to the Toni Says® readers on the new 2021Medicare Survival Guide® Advanced book at www.tonisavs.com. Have a Medicare question? Call 832/519-8664 or email info@tonisays.com.



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Dave Ramsey Says Dear Robbie,



Mortgages and Baby Steps

Dear Dave,

We'd like to own a home someday, but we know we're not ready for that kind of financial commitment yet. Where does buying a house fit in your Baby Steps plan? Heather

Dear Heather,

Buying a home when you're broke is the easiest way I know to become I'm glad you two are financial curse! being thoughtful and sensible about taking such a big step.

If you remember, in Baby Step 1 I advise people to save up a beginner emergency fund of \$1,000. Baby Step 2 is paying off all consumer debt from smallest to

largest using the debt snowball method. Then, Baby Step 3 is where you go back and grow your emergency fund to a full three to six months of living expenses.

With all this in mind, let's call getting ready to buy a home Baby Step 3b. Save up for a down payment of at least 20 percent to avoid PMI (private mortgage insurance). Also, make sure any mortgage loan is a 15-year, fixed rate loan, where the payments are no more than 25 percent of your monthly takehome pay.

Doing it this way may delay your dream of being a homeowner for a while, but it will help ensure your new home a foreclosure statistic. is a blessing and not a

-Dave

Planning for Future Purchases

Dear Dave,

How far in advance do you recommend figuring future purchases into your budget? - Robbie

I recommend starting to put money aside, and including it in your budget as soon as you know the need for an item is a real possibility. Waiting until things go wrong or something breaks down will leave you in a real mess, more times than not.

For example, if you're pretty sure you'll need another vehicle in a year or two, the smart thing is to start putting money aside now. Do some research on prices, then do the math to see how much you'll need to set aside each month.

And remember, it's a whole lot easier to save money when you don't have things like credit card payments and other debt hanging around your neck. That's one of the big reasons I want to help people learn to live debt-free!

Dave Ramsey is a seventime #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He also serves as CEO for Ramsey Solutions.

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THE NEWS • 11

WEEKLY COMICS





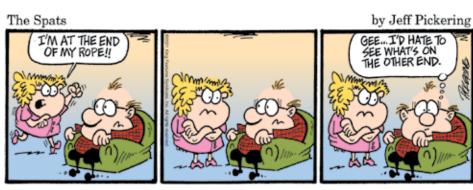




"The employment figures have been seasonably adjusted to allow for the firing of football coaches."

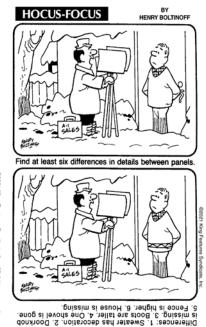


"It's from the pickpocket that stole my wallet, dear. He returned your picture."









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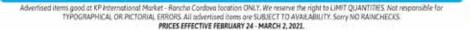
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Social Security Matters Avoiding WEP & GPO Reductions



By Russell Gloor. **AMAC Certified Social** Security Advisor

Dear Rusty: I am a retired Texas teacher receiving my State pension. I retired in February 2009, before the end of a "loophole" which affected my future Social Security. I had earned enough credits to receive Social Security benefits in addition to my Teachers Retirement System (TRS) pension. At 62 I began getting my SS benefit (reduced by my TRS pension).

My husband didn't start his SS until last year, at which time I contacted Social Security so my benefits would "no longer be reduced" as per the TRS loophole. I have spoken with the local SS office three times and sent them the documents requested, but my SS payment remains the same! How do I bypass the local office to get my benefit increased to the amount I was told when I retired under this Texas loophole? Signed: Wanting My Increase

Dear Wanting: Your question requires some explanation of two SS rules known as the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These rules affect anyone, like you, with a pension from an employer which did not participate in Social Security, and who is also eligible for Social Security benefits. WEP applies to your personal SS retirement benefit; GPO become entitled to.

There are 27 States (including Texas) which, to varying degrees, have exempted some State employees from paying into Social Security. But for employees who, nevertheless, also become entitled to SS benefits, either from other SS-covered employment or a spouse, WEP and GPO will affect their SS benefits. Both rules apply to you because you did not contribute to Social Security while you earned most of your TRS pension. Your SS retirement benefit was reduced by WEP and, since your husband is now collecting SS, you might be entitled to an additional amount as his spouse, depending on whether the GPO will apply. The GPO did originally contain a 'loophole," but the loophole didn't work as you think

When the GPO was first enacted in 1977, it included a rule known as the "last day exemption." That rule stipulated that if, on your last day of employment prior to retirement, you contributed to both your non-covered pension and to Social Security under the same plan the GPO would not apply. State retirees in many of the 27 affected States took advantage of that loophole. That is, until Congress changed the GPO rule to eliminate the loophole.

A change in 2004 eliminated the "last day exemption" and replaced it with a rule saying that a GPO exemption would occur only if the employee contributed to both the noncovered pension and Social Security under the same plan every day for the last 5 years prior to retirement. A "transition" rule sometimes applied

applies to any spousal (or which allowed less than 5 survivor) benefit you might years of contributions to both programs immediately prior to retirement. Each State decided if they would permit employees to take advantage of this option, which Texas did until just after you retired in 2009.

> Your own WEP-reduced SS retirement benefit is not affected by, nor will it change because of any "loophole." Based upon the dates you shared, the "last day exemption" for GPO doesn't apply to you, but the changed rule may. The current rule permits a GPO exemption if you also contributed to Social Security under your TRS pension plan every day during the last five years of your TRS employment, or if the special "transition rule" applies to you. If that is the case, then you are, indeed, eligible for an exemption from the Government Pension Offset and your SS benefit will increase. But if not, the normal GPO spouse benefit reduction of 2/3rds of your TRS pension will be prorated and based only on the months you didn't pay into Social

Security. Since you've already contacted Social Security several times and sent them the requested documentation, I know of no way to "bypass" your local SS office. But it might help to ask your Congressional Representative to intervene by contacting the SSA and request that your case be expedited.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association

Dr. Richard Pan Introduces SB 306 to Confront STD Epidemic

By Shannan Velayas, Office of Senator Dr. Richard Pan

SACRAMENTO, CA (MPG) - As the United States is in the midst of a major sexually transmitted diseases (STDs) epidemic that has broad-reaching impacts on the health of women, men and maternal-child health, Dr. Richard Pan has partnered with a large and strong coalition of community health organizations throughout the state to introduce Senate Bill 306, the STD Coverage and Care Act, to strengthen California's public health infrastructure and expand access to STD coverage and care to improve health outcomes and create a more equitable health system.

"Before the pandemic, STD infection rates across the country had reached crisis levels and it has become worse with as an antibiotic-resistant strain of gonorrhea spread across the country," said Dr. Richard Pan, State Senator representing the Sacramento region. "I am proud to be partnering with such a strong coalition of community health organizations on SB 306 to stop STDs by strengthening public health and expand access to STD diagnosis and treatment."

New data released by the Centers for Disease Control and Prevention (CDC) estimates that 1 in 5 people in the U.S. have an STD. Long before the COVID-19 public health emergency, sexually transmitted disease (STD) rates reached historic highs and epidemic proportions in California and nationwide. The STD crisis has been exacerbated during the pandemic with reduced testing and shortages in testing supplies - disproportionately impacting Black, Indigenous and people of color, California youth, and gay, bisexual, and transgender people.

California has long been a leader in taking a comprehensive and robust approach to expanding access to health care for all. However, the state has lagged in enacting comprehensive policies to increase access to STD screening and treatment, and gaps remain in some of those policies and programs.

SB 306 is sponsored by APLA Health, Black Women for Wellness Action Project, Essential Access Health, Fresno Barrios Unidos, Los Angeles LGBT Center, and the San Francisco AIDS Foundation. The

Permit the Family PACT program to

offer covered benefits to income-eligible patients, even if contraception is not discussed during the patient encounter; Update California's EPT statute to include provider liability protections used in other states; Permit HIV Counselors to administer rapid STD tests; Update state law to require congenital syphilis testing during the third trimester of pregnancy; Require coverage of home STD tests by public and private insurers. Access to home test kits is limited due to coverage restrictions.

"California is facing an out-of-control STD crisis that was raging even before the COVID pandemic. Now, following nearly a year of stay-at-home orders, we have mounting evidence that the state's STD epidemic has grown even worse," said APLA Health Chief Executive Officer Craig E. Thompson. "STDs are still on the rise, testing and treatment services are in short supply, and more serious cases of STDs are beginning to emerge. SB 306 is a comprehensive proposal that will strengthen California's public health infrastructure and expand access to STD testing and treatment at a time when it is most desperately needed. APLA Health is proud to partner with Senator Pan on this critical legislation."

"For the last 20 years, California has been quietly fighting a battle to address soaring STD rates with one hand tied behind our backs," said Nourbese Flint, Executive Director of Black Women for Wellness Action Project. "This bill expands the tools and resources that advocates and health providers can use to confront this epidemic that disproportionally impacts black and brown young women. We applaud Senator Pan for taking on this issue and introducing such an important piece of legislation."

"California's STD epidemic is a public health crisis that disproportionately impacts marginalized communities, including LGBT people," said Los Angeles LGBT Center CEO Lorri L. Jean. "SB 306 will ensure that LGBT people have increased access to STD testing and treatment and is a crucial step forward in ensuring that California can and will end the STD epidemic. We commend Dr. Pan for introducing SB 306, his continued leadership on the issue, and for being a champion for our community. We are proud to stand with him."

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